

ACH QUICK REFERENCE CARD

ACH RETURN ENTRIES

FUNDS AVAILABLE

REASON FOR RETURN	RETURN CODE	DESCRIPTION	ENTRY TYPE	RDFI DEADLINE
Insufficient Funds	R01	Available balance is not sufficient to cover the dollar value of the debit entry.	ALL	24 Hrs
Uncollected Funds	R09	Sufficient book/ledger balance exists, but value of uncollected items brings available balance below amount of debit entry.	ALL	24 Hrs
Account Frozen/Entry Returned Per OFAC Instruction	R16	Funds unavailable due to action by the RDFI or by legal action; or OFAC has instructed the RDFI or Gateway to return the entry.	ALL	24 Hrs

ACCOUNT REJECTS

REASON FOR RETURN	RETURN CODE	DESCRIPTION	ENTRY TYPE	RDFI DEADLINE
Account Closed	R02	Previously active account has been closed.	ALL	24 Hrs
No Account/Unable to Locate Account	R03	Account number structure is valid, but doesn't match individual identified in entry or is not an open account. (May not be used to return ARC, BOC or POP entries simply because they do not contain an individual name.)	ALL	24 Hrs
Invalid Account Number	R04	Account number structure not valid. Edit of check digit or number of account digits failed.	ALL	24 Hrs
Account Sold to Another DFI	R12	Account sold to another financial institution.	ALL	24 Hrs
Non-Transaction Account	R20	RDFI policies/regulations restrict activity to account indicated.	ALL	24 Hrs

AUTHORIZATION

REASON FOR RETURN	RETURN CODE	DESCRIPTION	ENTRY TYPE	RDFI DEADLINE
Unauthorized Debit To Consumer Account Using Corporate SEC Code	R05	A debit entry that was transmitted to a consumer account of the Receiver was not authorized by the Receiver. Written Statement is required.	CCD, CTX (consumer only)	60 Days
Authorization Revoked by Customer	R07	Consumer who previously authorized entries has revoked authorization with the Originator. Written Statement is required.	PPD, TEL and WEB	60 Days
Payment Stopped	R08	The Receiver has requested the stop payment of a specific ACH debit entry. Stop Payment form recommended.	ALL	24 Hrs
Customer Advises not Authorized, Improper, Ineligible, Part of an Incomplete Transaction, or Improperly Reinitiated	R10	Receiver advises that an entry is not authorized (or notice was not provided), amount is different than authorized, debit date is earlier than authorized, improper source document was used for check conversion, entry is part of an incomplete transaction, or debit entry has been improperly reinitiated. Written Statement is required.	ALL DEBIT ENTRIES Except CCD, CTX and RCK	60 Days
Corporate Customer Advises Not Authorized	R29	Receiver has notified RDFI that corporate debit entry transmitted to a corporate account is not authorized.	CCD, CTX	24 Hrs
Permissible Return Entry	R31	ODFI agrees to accept a return after the "24-hour" deadline of a corporate entry reported unauthorized.	CCD, CTX	Negotiated